

## ABSTRACT OF THE DISCLOSURE

Methods and systems for offering debt recovery products to customers having delinquent accounts are disclosed. A debt recovery service retrieves delinquent account information corresponding to a customer. Based on the retrieved delinquent account information, the debt recovery service determines a set of debt recovery offers for the customer. The customer sends customer selection information to the debt recovery service. Customer selection information customizes a debt recovery product that corresponds to one of the set of debt recovery offers. The debt recovery service then creates a debt recovery account for the customized debt recovery product.

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